

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS TANYA BAKER

DEFENDANTS CAVALRY SPV I, LLC & VISION FINANCIAL CORP.

(b) County of Residence of First Listed Plaintiff PHILADELPHIA
(EXCEPT IN U.S. PLAINTIFF CASES)

County of Residence of First Listed Defendant _____
(IN U.S. PLAINTIFF CASES ONLY)

(c) Attorney's (Firm Name, Address, and Telephone Number) Andrew M. Milz, Esq.,
Flitter Lorenz, P.C., 450 N. Narberth Avenue, Suite 101, Narberth, PA 19072, (610) 668-0018

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- | | | | |
|--|--|----------------------------|----------------------------|
| PTF | DEF | PTF | DEF |
| Citizen of This State <input type="checkbox"/> 1 | <input type="checkbox"/> 1 Incorporated or Principal Place of Business In This State | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State <input type="checkbox"/> 2 | <input type="checkbox"/> 2 Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country <input type="checkbox"/> 3 | <input type="checkbox"/> 3 Foreign Nation | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	PERSONAL INJURY <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury PERSONAL INJURY - Med. Malpractice <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability PERSONAL PROPERTY <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 PROPERTY RIGHTS <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS		
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 510 Motions to Vacate Sentence Habeas Corpus: <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition		

V. ORIGIN (Place an "X" in One Box Only)

☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened

Transferred from another district (specify) ☐ 5 ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause: FDCPA 15 USC § 1692

VI. CAUSE OF ACTION

VII. REQUESTED IN COMPLAINT: ☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23 **DEMAND \$** **CHECK YES only if demanded in complaint JURY DEMAND:** ☒ Yes ☐ No.

VIII. RELATED CASE(S) IF ANY (See instructions): **JUDGE** **DOCKET NUMBER**

DATE 10/30/15 SIGNATURE OF ATTORNEY OF RECORD 

FOR OFFICE USE ONLY

RECEIPT # _____ AMOUNT _____ APPLYING IFP _____ JUDGE _____ MAG. JUDGE _____

APPENDIX I

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

TANYA BAKER	:	CIVIL ACTION
	:	
V.	:	
	:	
CAVALRY SPV I, LLC & VISION FINANCIAL CORP.	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. §2241 through §2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ()

10/30/15
Date

Andrew M. Milz
Attorney at Law

Andrew M. Milz
Attorney for Plaintiff

(610) 822-0782
Telephone
(Civ.660) 10/02

(610) 667-0552
Fax Number

Amilz@consumerslaw.com
E-Mail Address

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 5430 Osage Avenue, Philadelphia, PA 19143-1413

Address of Defendant: 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595

Place of Accident, Incident or Transaction: 5430 Osage Avenue, Philadelphia, PA 19143-1413

(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: _____

Judge _____

Date Terminated: _____

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases

(Please specify) FDCPA, 15 USC § 1692

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability (Asbestos)
9. ☐ All other Diversity Cases

(Please specify)

ARBITRATION CERTIFICATION

(Check appropriate Category)

I, _____, counsel of record do hereby certify:

☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

☐ Relief other than monetary damages is sought

DATE: _____

Attorney-at-Law

Attorney I.D.

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 10/30/15

CIV.609 (4/03)

Attorney-at-Law

Attorney I.D.

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

TANYA BAKER
5430 Osage Avenue
Philadelphia, PA 19143-1413

Plaintiff,

vs.

CIVIL ACTION

CAVALRY SPV I, LLC
500 Summit Lake Drive
Suite 400
Valhalla, NY 10595

NO.

and

VISION FINANCIAL CORP.
11960 Westline Industrial Drive
Suite 330
Maryland Heights, MO 63146

Defendants.

COMPLAINT

I. INTRODUCTION

1. This is an action for damages brought by a consumer pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 (“FDCPA”).

2. The FDCPA prohibits debt collectors from engaging in unfair or unconscionable practices in the collection of a consumer debt.

3. Defendants are subject to strict liability for sending a collection letter which violates the provisions of the FDCPA.

II. JURISDICTION

4. Subject matter jurisdiction of this Court arises under 15 U.S.C. §1692k, actionable through 28 U.S.C. §§1331 and 1337.

5. Venue is proper as Defendants regularly do business in this district and have caused harm in this district.

III. PARTIES

6. Plaintiff Tanya Baker (“Plaintiff” or “Baker”) is a consumer who resides in Philadelphia, Pennsylvania at the address captioned.

7. Defendant Cavalry SPV I, LLC (“Defendant” or “Cavalry”) is a limited liability company with a principal place of business at the address captioned.

8. Defendant Vision Financial Corp. (“Defendant” or “Vision”) is a nationwide debt collector with a principal place of business at the address captioned.

9. Defendants regularly engage in the collection of consumer debts using the mails and telephone, and/or purchase consumer debts after default for the purpose of collection.

10. Defendants regularly attempt to collect consumer debts alleged to be due another.

11. Defendants are “debt collectors” as that term is contemplated in the FDCPA, 15 U.S.C. § 1692a(6).

IV. STATEMENT OF CLAIM

12. On or about January 5, 2015, Defendant Vision mailed a collection notice to Plaintiff in an attempt to collect a consumer debt alleged due to Cavalry. A copy of the January 5, 2015 letter is attached hereto as Exhibit A (redacted in part per Fed. R. Civ. 5.2).

13. Cavalry, a debt collector, is vicariously liable for the actions of Vision, a debt collective acting on Cavalry’s behalf.

14. The January 5, 2015 collection letter was mailed by Vision to Plaintiff in a window envelope.

15. Visible through the glassine return address window of the envelope there is a bar code which when read or scanned, reveals the consumer's unique account number (ending in 2359).

16. The account number (ending in 2359) constitutes personal identifying information.

17. The bar code visible through the window could be easily scanned by anyone with a smartphone as scanning applications (or "Apps") are readily available to the public for free.

18. With one touch, anyone could scan the bar code and access Plaintiff's personal account number

19. 15 U.S.C. § 1692f(8) prohibits a collector from:

"Using any language or symbol, other than the debt collector's address, on any envelope when communicating with a consumer by use of the mails or telegram, except that a debt collector may use his business name if such name does not indicate that he is in the debt collection business."

20. The collection communication utilized by Defendants conveyed such information, thereby violating this provision of the Act.

21. The account number is a piece of information capable of identifying Baker as a debtor, and its disclosure has the potential to cause harm to a consumer that the FDCPA was enacted to address.

COUNT I

(FAIR DEBT COLLECTION PRACTICES ACT)

22. Plaintiff repeats the allegations contained above as if the same were here set forth at length.

23. The acts by Defendants described above violated the Fair Debt Collection Practices Act by the use of language or a symbol other than the debt collector's name (only if it does not indicate the entity is in the debt collection business) or address on any envelope when communicating with a consumer by mail, in violation of 15 U.S.C. § 1692f, § 1692f(8).

WHEREFORE, Plaintiff Tanya Baker demands judgment against Defendants Cavalry SPV I, LLC and Vision Financial Corp. for:

- (a) Damages;
- (b) Attorney's fees and costs; and
- (c) Such other and further relief as the Court shall deem just and proper.

VII. JURY DEMAND

Pursuant to Fed.R.Civ.P. 38, Plaintiff demands trial by jury as to all issues so triable.

Respectfully submitted:

DATE:

10/30/15



ANDREW M. MILZ
CARY L. FLITTER
Attorneys for Plaintiff

FLITTER LORENZ, P.C.
450 N. Narberth Avenue, Suite 101
Narberth, PA 19072
(610) 822-0782

EXHIBIT "A"



P.O. Box 7477
Rockford IL 61126-7477
ELECTRONIC SERVICE REQUESTED



A National Debt Collection Agency

877-342-0437
Monday - Friday 8am to 8pm CST

January 5, 2015



0008120024014830056519143141330-1YA--Y17B459F39 3044

TANYA BAKER
5430 OSAGE AVE
PHILADELPHIA PA 19143-1413



Current Creditor: Cavalry SPV I, LLC
Original Creditor: GE Capital Retail Bank/Amazon.com
Account Balance: \$869.09
Settlement: \$599.67
Account #: 1939****
Vision Account #: 2359

Dear TANYA BAKER:

Cavalry SPV I, LLC has purchased your account and all rights to the debt receivable from GE Capital Retail Bank/Amazon.com. There is an outstanding balance due of \$869.09 which has been listed for collection with Vision Financial Corp.

Cavalry Portfolio Services has authorized Vision Financial Corp. to communicate to you an offer that will allow you to resolve the outstanding debt at this time.

Cavalry Portfolio Services will accept \$599.67 to resolve this debt. You may take advantage of this offer by contacting us at 877-342-0437. Once payment is processed and applied to the account, the account will be considered Settled in Full. You will be released from any further financial liability to Cavalry Portfolio Services concerning repayment of this account.

You may also take advantage of this offer online at www.paybalance.com and your account will be properly credited.

Nothing in this offer should be considered to impact your right to request validation or dispute the debt as described more fully below.

Should you choose not to accept this offer, your balance may be periodically increased due to the addition of accrued interest or other charges as provided for in your agreement with the original creditor or as otherwise provided by state law.

Sincerely,
David Hensley
Senior Vice President of Operations

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. Calls to and from this company may be monitored and recorded for quality assurance.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice *that you are disputing either the entire debt or a portion thereof*, this office will : obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

*** PLEASE DETACH HERE AND RETURN BOTTOM STUB WITH PAYMENT IN ENCLOSED ENVELOPE. ***

- SEE REVERSE SIDE FOR IMPORTANT STATE AND FEDERAL INFORMATION -

TANYA BAKER
5430 OSAGE AVE
PHILADELPHIA PA 19143-1413

Current Creditor: Cavalry SPV I, LLC
Account Balance: \$869.09
Settlement: \$599.67
Account #: 1939****
Vision Account #: 2359

PLEASE CIRCLE THE CREDIT CARD YOU WISH TO USE	
CARD NUMBER	EXP. DATE
CARD HOLDER NAME	CVV*
SIGNATURE	AMOUNT PAID

ALL CREDIT CARD PAYMENTS MUST INCLUDE CVV

*CVV - 3 DIGIT SECURITY CODE SIGNATURE AREA ON
BACK OF CREDIT CARD

Vision Financial Corp
P.O. Box 7477
Rockford IL 61126-7477
877-342-0437

CALIFORNIA: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

COLORADO: A Consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease further communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE
WWW.COLORADOATTORNEYGENERAL.GOV/CA

Ruth Schirmer
Colorado Manager, Inc.
80 Garden Center, Suite 3
Broomfield, CO 80020
(303) 920-4763 office
(303) 920-4767 fax

MASSACHUSETTS: ADDRESS: 5301 E STATE ST LOWER LEVEL ROCKFORD IL 61108. OFFICE HOURS: MONDAY-THURSDAY: 9AM – 10PM EST, FRIDAY: 9 AM-5 PM EST, SATURDAY: 9 AM-1PM EST. NOTICE OF IMPORTANT RIGHTS: you have the right to make a written request or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

MINNESOTA: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

NEW YORK: New York City Department of Consumer Affairs Number 1179146

NORTH CAROLINA: North Carolina Permit Number 4424: 5301 E State St. Lower Level, Rockford, IL 61108
North Carolina Permit Number 102542: 11960 Westline Industrial Drive, Suite 330, St Louis, MO 63146

TENNESSEE: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance.

WASHINGTON: Vision Financial Corp.

5301 E. State St. Lower Level, Rockford IL 61108

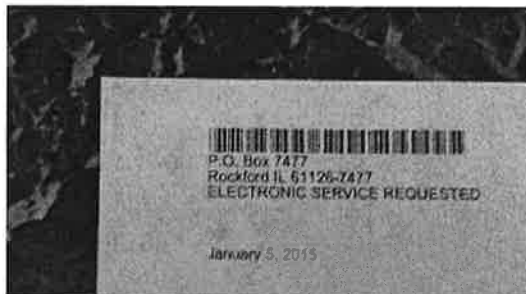
Business ID: 602-420-043
Location 1

11960 Westline Industrial Drive Suite 330, Maryland Height, MO 63146

Business ID: 602-420-043
Location 2

Vision Financial Corp. correspondence email address: info@visionfinancialcorp.com

Your check is welcome, by sending us your check, you are accepting our check acceptance policy. It is our company policy that upon receipt, your check may be converted into an electronic debit and processed through the Automated Clearing House under Federal Reserve rules. Receipt of your check by us will be your authorization for us to debit your account electronically, which will likely be posted to your account the following day. If you do not wish to have your check converted, please contact us at 1866-591-0300 or provide another form of payment, i.e. cash or a credit card. In the unlikely event your check is returned unpaid, you also understand and agree that your check may be electronically re-deposited up to two more times or if necessary re-deposited by paper draft. You also understand and agree that we may collect a return check processing charge by the same means, in an amount not to exceed that as permitted by state law.



Format: CODE_39
Type: TEXT
Details: 02/16/2015
14:28

~~CPSS 2359~~

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